

Budgeting and Debt Management

- Steps to prioritize your savings
- Consumer spending trends
- How to better manage your debt
- Understanding your credit
- Steps to take control of your finances

Key Principles of Tax Smart Investing

- **Choose a saving strategy** based on an assessment of your current and future income tax rates
- **Select the relevant vehicles** for that saving strategy—with awareness of the different tax treatments those vehicles offer
- Match investments **with the relevant vehicles—considering the tax treatments and types of income that those investments may represent**

Retirement Savings Series

Part 1: Getting on the Right Path with Your Workplace Savings

- Understand the many advantages of saving at the workplace
- Find money in your paycheck to save for the future
- Create a budget and manage your debt
- Simplify your finances for easier account management
- Set goals and develop a plan to reach them

Part 2: Building a Portfolio for Any Weather

- Determine how much savings you may need for retirement
- Understand investment types and how to balance potential risk vs. reward
- Manage your investment strategy to meet your long-term goals
- Become more confident about making investment decisions

Multi-Goal Planning Series

Part 1: Confident Investing in Any Market

- Evaluate if you have the right mix of investments
- Assess what factors impact portfolio performance
- Identify different investment vehicles to help reduce taxes

Part 2: Designing Your Financial Roadmap

- Design a financial roadmap to help you achieve your savings goals
- Establish a budget and manage debt
- Balance and prioritize other nonretirement goals (such as college planning)

Retirement Income Series

Part 1: Preparing Your Savings for Retirement

- Identify sources of income, including Social Security
- Assess the impact of future health care costs in retirement
- Evaluate expenses and strategies to fill the gap

Part 2: Shifting From Saving to Spending

- The importance of asset allocation in retirement
- Elements for building your investment strategy
- Considerations for portfolio withdrawal rates

Part 3: Preserving Your Savings for Future Generations

- Key estate planning tools
- The importance of beneficiary designations
- Gifting and insurance replacement strategies